



Order Filed on June 25, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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PNC Bank, National Association

In Re:
Eric D. Fareri
Christina M. Fareri
Debtors

Case No.: 23-12644 JNP

Adv. No.:

Hearing Date: 6/10/2025 @ 11:00 a.m.

Judge: Jerrold N. Poslusny Jr.

**ORDER CURING POST-PETITIOIN ARREARS & RESOLVING CERTIFICATION OF
DEFAULT**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: June 25, 2025

A handwritten signature in black ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Debtor: Eric D. Fareri & Christina M. Fareri

Case No: 23-12644 JNP

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, PNC Bank, National Association, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 321 Bergen Avenue, Bellmawr, NJ, 08031, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and S. Daniel Hutchison, Esq., attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of June 9, 2025, Debtor are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due May 2025 through June 2025 for a total post-petition default of \$3,389.89 (2 @ \$2,143.85 less \$897.81 suspense); and

It is further **ORDERED, ADJUDGED and DECREED** that the Debtor shall make a down payment of \$1,575.99 no later than June 30, 2025; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$1,813.90 will be paid by Debtor remitting \$302.32 per month for five months and \$302.30 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on July 1, 2025, and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume July 1, 2025, directly to Secured Creditor's servicer, (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$250.00 for attorneys' fees which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.